

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of: Date: December 3, 2009  
Applicant : Michael H. Gilbert Attorney Docket : F-120  
Application No. : 09/728,152 Customer No. : 00919  
Filed : December 1, 2000 Confirmation No. : 4441  
Examiner : Stefanos Karmis Group Art Unit : 3693  
Title : METHOD AND SYSTEM FOR VERTICAL MESSAGING, BILLING  
AND PAYMENT SERVICES

**AMENDMENT AFTER FINAL REJECTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Rejection dated October 15, 2009, please amend the above-identified patent application as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks/Arguments** begin on page 5 of this paper.

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